

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JOSEPH D. KNODLE
LISA D. KNODLE
Debtor(s)

Case No. 12-22836GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/31/2012.
- 2) The plan was confirmed on 07/16/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 12/27/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/24/2016.
- 6) Number of months from filing to last payment: 49.
- 7) Number of months case was pending: 54.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,530.00.
- 10) Amount of unsecured claims discharged without payment: \$35,657.17.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$105,667.55
Less amount refunded to debtor	\$2,248.38

NET RECEIPTS: **\$103,419.17**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,100.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,656.49
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,756.49**

Attorney fees paid and disclosed by debtor: \$1,100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP O/B/O M	Unsecured	1,337.00	1,337.40	1,337.40	470.15	0.00
ARTHRITIS & RHEUMATOLOGY ASS	Unsecured	94.69	NA	NA	0.00	0.00
CANONSBURG BOROUGH-GARBAGE	Secured	535.68	465.77	465.77	465.77	76.68
CANONSBURG BOROUGH-GARBAGE	Secured	0.00	297.64	297.64	297.64	0.00
CAPITAL ONE BANK NA**	Unsecured	NA	4,953.16	4,953.16	1,741.23	0.00
CBCS++	Unsecured	293.00	NA	NA	0.00	0.00
CIVIC CONSUMER DISCOUNT	Unsecured	0.00	NA	NA	0.00	0.00
CLERK, U S BANKRUPTCY COURT	Priority	0.00	0.00	2,241.44	2,241.44	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	5,738.07	6,058.07	6,058.07	2,129.65	0.00
CREDIT MANAGEMENT CO	Unsecured	280.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	494.57	494.57	494.57	173.87	0.00
DEUTSCHE BANK NTC	Unsecured	NA	1,248.19	1,248.19	438.79	0.00
FDS NATIONAL BANK	Unsecured	495.00	NA	NA	0.00	0.00
FDS NATIONAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
FULTON FRIEDMAN & GULLACE LLF	Unsecured	7,252.23	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	56.00	NA	NA	0.00	0.00
INSOLVE RECOVERY LLC BY AMERI	Unsecured	1.00	1,150.54	1,150.54	404.46	0.00
INTERNAL REVENUE SERVICE*	Priority	2,870.00	3,644.12	3,644.12	3,644.12	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	1,666.77	1,666.77	585.93	0.00
JB ROBINSON JEWELERS	Unsecured	139.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	940.00	940.55	940.55	330.64	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	158.00	158.36	158.36	55.67	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	742.25	742.25	260.93	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,152.00	NA	NA	0.00	0.00
MIDFIRST BANK SSB*	Secured	156,483.09	163,032.41	0.00	48,737.56	0.00
MIDFIRST BANK SSB*	Secured	0.00	29,819.40	29,819.40	29,819.40	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	977.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	6,393.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	872.00	872.00	872.00	306.54	0.00
NCO FINANCIAL SYSTEMS INC(*)	Unsecured	885.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)	Unsecured	656.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NCO FINANCIAL SYSTEMS INC(*)	Unsecured	582.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)	Unsecured	262.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)	Unsecured	64.00	NA	NA	0.00	0.00
PA COLLECTION SVCS++	Unsecured	120.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	280.84	280.84	98.73	0.00
PA DEPARTMENT OF REVENUE*	Priority	1,592.00	1,898.00	1,898.00	1,898.00	0.00
RAYMOND P AMATANGLO	Unsecured	188.00	NA	NA	0.00	0.00
US DEPARTMENT OF HUD(*)++	Unsecured	6,357.88	6,375.88	0.00	0.00	0.00
VERIZON/SCCR GTE/AFNI*+++	Unsecured	122.00	NA	NA	0.00	0.00
WASHINGTON HOSPITAL	Unsecured	498.17	4,225.62	4,225.62	1,485.48	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$48,737.56	\$0.00
Mortgage Arrearage	\$29,819.40	\$29,819.40	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$763.41	\$763.41	\$76.68
TOTAL SECURED:	\$30,582.81	\$79,320.37	\$76.68
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,783.56	\$7,783.56	\$0.00
TOTAL PRIORITY:	\$7,783.56	\$7,783.56	\$0.00
GENERAL UNSECURED PAYMENTS:	\$24,128.32	\$8,482.07	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,756.49</u>
Disbursements to Creditors	<u>\$95,662.68</u>
TOTAL DISBURSEMENTS :	<u>\$103,419.17</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/30/2016

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.